

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin J. Merkel
 Doreen F. Merkel
 Debtors

Case No. 19-11780-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb	+Kevin J. Merkel, Doreen F. Merkel, 405 Ferris Lane, New Britain, PA 18901-5035
14293565	+Buxmont Pulmonary Sleep Medicine, 668 Bethlehem Pike, # 4, Montgomeryville, PA 18936-9711
14293568	+Doylestown Hospital, ATTN: Billing Department, 595 W. State Street, Doylestown, PA 18901-2597
14293570	+Fox Chase Cancer Center, ATTN: Billing Department, 333 Cottman Avenue, Philadelphia, PA 19111-2497
14293573	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14303187	+Select Portfolio Servicing, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHOLBER.COM Jul 27 2019 06:23:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Jul 27 2019 02:37:33	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 27 2019 02:36:46	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 27 2019 02:37:08	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14293566	EDI: WFNNB.COM Jul 27 2019 06:28:00	Comenity Bank (Victoria Secret), Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14293567	EDI: DISCOVER.COM Jul 27 2019 06:28:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0285
14293571	E-mail/Text: bncnotices@becket-lee.com Jul 27 2019 02:36:11	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14293574	EDI: SEARS.COM Jul 27 2019 06:28:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
14293575	+EDI: SEARS.COM Jul 27 2019 06:28:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14293576	+E-mail/Text: jennifer.chacon@sp servicing.com Jul 27 2019 02:37:48	Select Portfolio Servicing, ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
14293577	EDI: CBS7AVE Jul 27 2019 06:28:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14293686	+EDI: RMSC.COM Jul 27 2019 06:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14293578	EDI: RMSC.COM Jul 27 2019 06:28:00	Synchrony Bank (Care Credit), ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14293579	EDI: RMSC.COM Jul 27 2019 06:28:00	Synchrony Bank (TJX), ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14293580	+E-mail/Text: bankruptcydepartment@tsico.com Jul 27 2019 02:37:40	Transworld Systems, Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707
14293581	EDI: USBANKARS.COM Jul 27 2019 06:23:00	US Bank, PO Box 2846, Oshkosh, WI 54903-2846
14293582	EDI: WFFC.COM Jul 27 2019 06:23:00	Wells Fargo Bank, PO Box 10347, Des Moines, IA 50306-0347
14293583	EDI: WFFC.COM Jul 27 2019 06:23:00	Wells Fargo Health Advantage, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14293569*	+Doylestown Hospital, ATTN: Billing Department, 595 W. State Street, Doylestown, PA 18901-2597
14293572*	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

DIANA M. DIXON on behalf of Joint Debtor Doreen F. Merkel dianamdixonesq@gmail.com
DIANA M. DIXON on behalf of Debtor Kevin J. Merkel dianamdixonesq@gmail.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as Indenture Trustee,
et al... bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Kevin J. Merkel</u>	Social Security number or ITIN	xxx-xx-9202
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Doreen F. Merkel</u>	Social Security number or ITIN	xxx-xx-0825
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11780-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin J. Merkel

Doreen F. Merkel

7/25/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.